

**FORM NOA** (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

Honorable Stacey L. Meisel, U.S. Bankruptcy Judge

| <b>CASE NUMBER:</b> 19-20409-SLM  | <b>DATE FILED:</b> 5/22/19  |
|---|---|
| <b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b><br>Richard Perry<br>xxx-xx-3632   | <b>ADDRESS OF DEBTOR(S):</b><br>1158 Kennedy Blvd<br>Bayonne, NJ 07002  |
| Jessica Perry<br>aka Jessica Serrano<br>xxx-xx-8974   | 1158 Kennedy Blvd<br>Bayonne, NJ 07002  |
| <b>DEBTOR'S ATTORNEY:</b><br>Nicholas Fitzgerald<br>Fitzgerald & Crouch, P.C.<br>649 Newark Avenue<br>Jersey City, NJ 07306<br><br>201-533-1100<br><br>Nicholas Fitzgerald<br>Fitzgerald & Crouch, P.C.<br>649 Newark Avenue<br>Jersey City, NJ 07306<br><br>201-533-1100 | <b>TRUSTEE:</b><br>Barbara Edwards<br>Muscarella, Bochet, Edwards & D'Alessandro<br>10-04 River Road<br>Fair Lawn, NJ 07410<br>(201) 796-3100 |

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

11/10/20

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: August 13, 2020

FOR THE COURT



**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Richard Perry  
 Jessica Perry  
 Debtors

Case No. 19-20409-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: noa

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 Total Noticed: 31

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db/jdb +Richard Perry, Jessica Perry, 1158 Kennedy Blvd, Bayonne, NJ 07002-3124  
 aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341  
 518346211 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 518261889 +Brinks Home Security, Dept CH 8628, Palatine, IL 60055-0001  
 518261894 +Jersey City Medical Center, PO Box 28949, New York, NY 10087-8949  
 518261899 +The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998  
 518286111 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 14 2020 00:12:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 14 2020 00:12:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr EDI: HNDA.COM Aug 14 2020 03:38:00 American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088  
 518261886 EDI: HNDA.COM Aug 14 2020 03:38:00 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016  
 518293459 EDI: HNDA.COM Aug 14 2020 03:38:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 518261887 +EDI: BANKAMER.COM Aug 14 2020 03:38:00 Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 518261888 +EDI: TSYS2.COM Aug 14 2020 03:38:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518261890 +EDI: CAPITALONE.COM Aug 14 2020 03:38:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518334304 +EDI: AIS.COM Aug 14 2020 03:38:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518261892 EDI: DISCOVER.COM Aug 14 2020 03:38:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518261891 +EDI: NAVIENTFKASMDOE.COM Aug 14 2020 03:38:00 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 518272711 EDI: DISCOVER.COM Aug 14 2020 03:38:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 518261893 +E-mail/Text: ebn@rwjbh.org Aug 14 2020 00:13:06 Jersey City Medical Center, PO Box 903, Oceanport, NJ 07757-0903  
 518261895 +E-mail/Text: bankruptcy@lightstream.com Aug 14 2020 00:13:17 Lightstream, Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3201  
 518261896 +EDI: NAVIENTFKASMSERV.COM Aug 14 2020 03:38:00 Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640  
 518377388 EDI: NAVIENTFKASMSERV.COM Aug 14 2020 03:38:00 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 518381426 EDI: PRA.COM Aug 14 2020 03:38:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 518261897 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 14 2020 00:13:03 Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 518319177 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 14 2020 00:13:03 Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408  
 518285861 +EDI: STF1.COM Aug 14 2020 03:38:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001  
 518261898 +E-mail/Text: bankruptcy@lightstream.com Aug 14 2020 00:13:17 Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3208  
 518261900 EDI: TFSR.COM Aug 14 2020 03:38:00 Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409  
 518363622 +E-mail/Text: peritus@ebn.phinsolutions.com Aug 14 2020 00:13:23 Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419  
 518261901 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 14 2020 00:12:46 Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: noa

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Total Noticed: 31

Date Rcvd: Aug 13, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Richard Perry Fitz2Law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Jessica Perry Fitz2Law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8